

**Information to identify the case:**

Debtor 1	<u>Ralph L. Baker</u>	Social Security number or ITIN	xxx-xx-7411
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Keri A. Baker</u>	Social Security number or ITIN	xxx-xx-7721
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-21114-CMB			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ralph L. Baker

Keri A. Baker  
fka Keri A. Chew

11/29/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ralph L. Baker  
Keri A. Baker  
Debtors

Case No. 23-21114-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 29, 2023

User: auto  
Form ID: 318

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ralph L. Baker, Keri A. Baker, 161 Buffalo Hill Road, Irwin, PA 15642-8638
15603394	+ Bank of America, NA, PO Box 17237, Wilmington, DE 19850-7237
15603400	+ DMI/Equity Resources, 1 Corporate Dr STE 360, DMI RESPA NOTICE OF ERROR, Lake Zurich, IL 60047-8945
15603398	+ David Potter & Marci Potter, 34 Waldo Road, Arlington, MA 02474-5518
15603402	+ Equity Resources, Inc., PO Box 371306, Pittsburgh, PA 15250-7306
15603403	+ Excelsa Health Medical Group, 520 Jefferson Ave, Suite 400, Jeannette, PA 15644-2538
15603404	+ Excelsa Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
15603405	+ Frick Hospital, 508 South Church Street, Mt Pleasant, PA 15666-1790
15603406	+ Greg Barnhart, Keystone Korner Kampground, Inc., 138 Corner Campground Lane, New Alexandria, PA 15670-3604
15603412	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15603413	+ Latrobe Hospital, One Mellon Way, Latrobe, PA 15650-1197
15603414	+ Radiologic Consultants, Ltd, 121 West 2nd Avenue, Latrobe, PA 15650-1068
15603418	Unity Pathology Assocs, PO Box 90040, Pittsburgh, PA 15224-0440

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BLMSWOPE	Nov 30 2023 05:12:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
smg	EDI: PENNDEPTREV	Nov 30 2023 05:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2023 00:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 30 2023 05:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2023 00:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15603391	^ MEBN	Nov 30 2023 00:14:04	ARstrat, PO Box 33720, Detroit, MI 48232-3720
15603392	EDI: BANKAMER	Nov 30 2023 05:12:00	Bank of America, 4060 Ogletown/Stanton Rd DE5-019-03-07, Newark, DE 19713
15603393	+ EDI: BANKAMER	Nov 30 2023 05:12:00	Bank of America, PO Box 45144, Jacksonville, FL 32232-5144
15603395	+ EDI: CITICORP	Nov 30 2023 05:12:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD

District/off: 0315-2 User: auto Page 2 of 3  
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15603396	+ EDI: CAPITALONE.COM	Nov 30 2023 05:12:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
15603397	+ EDI: CITICORP	Nov 30 2023 05:12:00	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15603399	EDI: DISCOVER	Nov 30 2023 05:12:00	Discover Bank, PO Box 30421, Salt Lake City, UT 84130-0421
15603407	+ Email/Text: bankruptcy@huntington.com	Nov 30 2023 00:16:00	Huntingdon Mortgage Co, 7575 Huntingdon Park Dr, Columbus, OH 43235-2600
15603408	Email/Text: bankruptcy@huntington.com	Nov 30 2023 00:16:00	Huntington National Bank, Easton Ops Cols C Oh-EA4, 7 Easton Oval, Columbus, OH 43219-6010
15603415	^ MEBN	Nov 30 2023 00:13:30	Revco Solutions, PO Box 2724, Columbus, OH 43216-2724
15603416	+ EDI: SYNC	Nov 30 2023 05:12:00	SYNCB/JCPENNEY, PO BOX 965007, Orlando, FL 32896-5007
15603417	+ EDI: CITICORP	Nov 30 2023 05:12:00	SYWMC/CBNA, 701 E 60th Street N., Sioux Falls, SD 57104-0432
15603401	EDI: USBANKARS.COM	Nov 30 2023 05:18:00	Elan Financial, CB Disputes, PO Box 108, Saint Louis, MO 63166

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNSYLVANIA EQUITY RESOURCES, INC.
aty	*+	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15603409	*	Huntington National Bank, Easton Ops Cols C Oh-EA4, 7 Easton Oval, Columbus, OH 43219-6010
15603410	*	Huntington National Bank, Easton Ops Cols C Oh-EA4, 7 Easton Oval, Columbus, OH 43219-6010
15603411	*	Huntington National Bank, Easton Ops Cols C Oh-EA4, 7 Easton Oval, Columbus, OH 43219-6010

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2023 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Date Rcvd: Nov 29, 2023

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Brian Nicholas

on behalf of Creditor PENNSYLVANIA EQUITY RESOURCES INC. bnicholas@kmlawgroup.com

Brian P. Cavanaugh

on behalf of Debtor Ralph L. Baker bcavanaugh@bwc-law.com bpcsecretary@greensburglaw.com

Brian P. Cavanaugh

on behalf of Joint Debtor Keri A. Baker bcavanaugh@bwc-law.com bpcsecretary@greensburglaw.com

Jodi Hause

on behalf of U.S. Trustee Office of the United States Trustee jodi.hause@usdoj.gov  
David.A.Berry@usdoj.GOV;Steven.W.Albright@usdoj.GOV

Lisa M. Swope, Chapter 7 Trustee

lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Lisa M. Swope, Chapter 7 Trustee

on behalf of Debtor Ralph L. Baker lms@nsslawfirm.com  
PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Lisa M. Swope, Chapter 7 Trustee

on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com,  
PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

TOTAL: 8